

Employee Benefits Survey

Technical Note

The Employee Benefits Survey (EBS) of the Bureau of Labor Statistics (BLS) covers the incidence and characteristics of employee benefit plans, and is conducted jointly with the Bureau's Employment Cost Index. The two surveys cover all private sector establishments (except farms and private households) and State and local governments.

The survey covers full- and part-time employees in the 50 States and District of Columbia. However, industrial and establishment size coverage of the EBS varies on a rotating basis. In even-numbered reference years, EBS data are collected for small private establishments (those employing fewer than 100 workers) and State and local governments, regardless of employment size. In odd-numbered years, data are collected for medium and large private establishments (those employing 100 workers or more).

Occupational groups

Within each surveyed establishment, data are collected for a sample of all occupations in the establishment. The occupations are selected randomly; the probability of any occupation's selection is related to its employment size relative to total employment in the surveyed establishment.

Benefit areas

BLS requests that surveyed establishments provide data for the sample occupations' work schedules and details of plans in each of the following benefit areas: Paid holidays, vacations, personal leave, funeral leave, military leave, sick leave, jury-duty leave, and paid and unpaid family leave; sickness and accident insurance; long-term disability insurance; medical, dental, and vision care; life insurance; defined benefit pension plans; defined contribution plans; flexible benefit plans; and reimbursement accounts.

Data are also collected on the incidence of the following additional benefits: Severance pay, supplemental unemployment benefits, travel accident insurance, nonproduction cash bonuses, child care, elder care, long-term care insurance, wellness programs, recreation facilities, job-related and nonjob-related educational assistance, employee assistance programs, financial counseling, subsidized commuting, sabbatical leave, stock option plans, stock purchase plans, and cash profit-sharing plans.

Survey estimation methods

The survey design uses an estimator that assigns the inverse of each surveyed establishment's probability of selection as a weight to its data. Three weight-adjustment factors are applied to the establishment data. The first factor is introduced to account for establishment nonresponse and the second for occupational nonresponse. A third poststratification factor is introduced to adjust the estimated employment totals to actual counts of the employment by industry for the survey reference date.

There are two procedures used to adjust for missing data from responding establishments. First, imputations for the number of plan participants are made for cases in which this number is not reported. Each of these participant values is imputed by selecting a similar plan from another establishment with similar employment in a similar industry. The participation rate from this selected plan is then used to approximate the number of participants for the plan that is missing a participation value.

Second, imputations for plan provisions are made when they are not available because of an establishment's partial response. These plan provisions are imputed by selecting provisions from a plan from another establishment with similar characteristics.

Regular publications

Estimates from the Employee Benefit Survey are published in three bulletins: *Employee Benefits in Small Private Establishments*; *Employee Benefits in Medium and Large Private Establishments*; and *Employee Benefits in State and Local Governments*.

To meet the needs of data users interested in specific benefit topics, EBS data are used to prepare three series of short publications: *Understanding Employee Benefits* is a popularly written series of flyers covering benefits. *Employee Benefits Briefs* are one-page highlights of benefits topics. *Issues in Labor Statistics* is a series of BLS occasional reports that presents information of current interest.

More information may be obtained by writing the Employee Benefits Survey, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE., Room 4160, Washington, DC 20212-0001. Public information is also available by telephone at (202) 606-6222. World Wide Web access: <http://stats.bls.gov>

Table B-1. Distribution of full-time employee participants in selected retirement benefit programs by size of establishment and industry sector, 1993-94

Benefit	Total civilian workforce	Private sector	Small ¹ private establishments	Medium and large ¹ private establishments	State and local governments
Total number of employees (thousands) ..	77,545	64,638	35,910	28,728	12,907
Total percent	100	100	100	100	100
All retirement ²	65	58	42	78	96
Defined benefit pension	43	33	15	56	91
Defined contribution	35	40	34	49	9
Savings and thrift	19	22	17	29	2
Deferred profit sharing	11	13	13	13	n.a.
Employee stock ownership	2	2	1	3	n.a.
Money purchase pension	6	6	5	8	7
Simplified employee pension	(³)	1	1	n.a.	n.a.
Cash or deferred arrangements:					
With employer contributions	24	27	20	36	7
Salary reduction	23	27	20	35	2
Savings and thrift	19	22	17	29	2
Deferred profit sharing	2	3	2	4	n.a.
Other (money purchase pension and stock plans)	2	2	1	3	(³)
Deferral of profit sharing allocation ..	(³)	(³)	(³)	1	n.a.
Other (contributions to money purchase plans on a pre-tax basis)	1	(³)	(³)	-	5
Without employer contributions	7	4	3	7	17

¹ Small private establishments include those employing less than 100 workers; medium and large private establishments include those employing 100 workers or more.

² Includes defined benefit pension plans and defined

contribution retirement plans. Some employees participated in both types of plans.

³ Less than 0.5 percent.
n.a. = not available.

Table B-2. Distribution of full-time employee participants in defined benefit retirement plans by plan provision, 1993-94

Plan provision	Private employees		Government employees	
	Number (thousands)	Percent	Number (thousands)	Percent
All employees with a defined benefit retirement plan	16,015	100	11,708	100
Basic provisions				
Employee contribution required	431	3	8,487	72
Benefits based on earnings	11,562	72	11,680	99
Benefits integrated with Social Security ...	7,733	48	441	4
Benefits subject to a maximum ¹	5,999	37	2,864	24
Early retirement benefits	15,280	95	10,158	87
Disability retirement benefits	11,126	69	10,702	91
Benefits are portable	1,185	7	3,307	28
Post-retirement increases	1,622	10	7,214	62
Other provisions				
Supplements for:				
Normal retirement	674	4	159	1
Early retirement	1,651	10	36	(²)
Lump-sum survivor benefits:				
Pre-retirement	511	3	1,985	17
Post-retirement	330	2	2,268	19
Minimum benefits	297	2	472	4
Early retirement requires employer approval	495	3	32	(²)
Benefit restoration if spouse predeceases retiree	1,673	10	4,218	36

¹ Provisions that restrict benefits, such as a limit on the number of years of service that can be used for the benefit computation.

² Less than 0.5 percent.

NOTE: Data are for private establishments with 100 or more workers, 1993; and State and local governments, 1994.

Table B-3. Distribution of full-time employee participants in defined benefit retirement plans by type of primary benefit formula, 1993-94

Type of benefit formula ¹	Private employees		Government employees	
	Number (thousands)	Percent	Number (thousands)	Percent
All employees with a defined benefit retirement plan	16,015	100	11,708	100
Percent of terminal earnings	9,803	61	11,626	99
With alternative formula ²	3,289	21	2,151	18
Percent of career earnings	1,759	11	54	(³)
With alternative formula ²	495	3	2	(³)
Dollar amount	3,497	22	28	(³)

¹ Not shown separately are several types of private formulas, including: Percent of contribution; cash accounts; and others that are not easily classifiable.

² Alternative formulas generally are designed to provide a minimum benefit to employees with short service or low earnings.

³ Less than 0.5 percent.

NOTE: Data are for private establishments with 100 or more workers, 1993; and State and local governments, 1994.

Table B-4. Distribution of full-time employee participants in defined benefit retirement plans by selected age and service requirements for normal retirement¹, 1993-94

Age and service requirement	Private employees		Government employees	
	Number (thousands)	Percent	Number (thousands)	Percent
All employees with a defined benefit retirement plan	18,015	100	11,708	100
Any age	842	5	5,075	43
Less than 30 years of service	50	(²)	764	7
30	718	4	2,666	23
More than 30 years of service	74	(²)	1,645	14
Age 55	579	4	2,504	21
Less than 30 years of service	148	1	1,110	9
30	426	3	1,246	11
More than 30 years of service	5	(²)	149	1
Age 60	2,012	13	631	5
Less than 5 years of service	439	3	197	2
5 and less than 10 years of service	551	3	241	2
10 and less than 25 years of service	279	2	120	1
25 and less than 30 years of service	151	1	20	(²)
30	575	4	53	(²)
More than 30 years of service	18	(²)	-	-
Age 62	3,377	21	712	6
Less than 5 years of service	536	3	24	(²)
5 and less than 10 years of service	788	5	45	(²)
10 and less than 25 years of service	1,647	10	640	5
25 and less than 30 years of service	112	1	3	(²)
30	162	1	2	(²)
More than 30 years of service	132	1	-	-
Age 65	7,721	48	994	8
Less than 5 years of service	4,745	30	263	2
5 and less than 10 years of service	2,493	16	329	3
10	356	2	401	3
More than 10 years of service	128	1	-	-
Age plus service equals ³	1,206	8	1,364	12
Less than 80	359	2	22	(²)
80	166	1	510	4
81 to 89	451	3	126	1
90	170	1	464	4
More than 90	227	1	241	2

¹ Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age. If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

² Less than 500 employees or less than 0.5 percent.

³ In some plans, participants also must satisfy a minimum age or service requirement.
Dash = zero.

NOTE: Data are for private establishments with 100 or more workers, 1993; and State and local governments, 1994.

Table B-5. Distribution of full-time employee participants in defined benefit retirement plans by employee contribution requirements, 1993-94

Employee contribution requirement	Private employees		Government employees	
	Number (thousands)	Percent	Number (thousands)	Percent
All employees with a defined benefit retirement plan	16,015	100	11,708	100
Contribution required	431	3	8,487	72
Pre-tax contribution allowed	186	1	5,478	47
Pre-tax contribution prohibited	245	2	3,008	26
No contribution required	15,584	97	3,222	28

NOTE: Data are for private establishments with 100 or more workers, 1993; and State and local governments, 1994.

Table B-6. Distribution of full-time employee participants in savings and thrift retirement plans by selected plan provisions, 1993

Selected plan provision	Number (thousands)	Percent
All employees with a savings and thrift retirement plan	8,284	100
Pre-tax contributions allowed	8,198	99
Transfer/rollover contributions allowed	4,199	51
Investment choices for:		
Employee contributions	7,139	86
Employer contributions	4,818	58
Immediate full vesting	2,800	34
Loans allowed	4,008	48
Withdrawals allowed	3,880	47

NOTE: Data are for private establishments with 100 or more workers.

Table B-7. Distribution of full-time employee participants in savings and thrift retirement plans by maximum employee contributions,¹ 1993

Maximum employee contribution ²	Number (thousands)	Percent
All employees with a savings and thrift retirement plan	8,284	100
Limited percent of earnings	7,626	92
5 percent or less	173	2
6 and less than 10 percent	574	7
10 percent	1,148	14
11 and less than 15 percent	1,413	17
15 percent	1,705	21
16 percent	1,513	18
More than 16 percent	1,099	13
Specified dollar amount	144	2
Up to Internal Revenue Code limit	513	6

¹ Includes contributions that are not matched by the employer. If maximum contributions vary, such as by length of service, the highest possible contribution was tabulated.

² The average maximum contri-

bution for all covered workers equals 13.8 percent.

NOTE: Data are for private establishments with 100 or more workers.

Table B-8. Percent distribution of full-time employee participants in savings and thrift retirement plans by employer matching contributions, 1993

Employee contribution to be matched ¹	All match rates	Employer matching rate					Variable match rate ²
		Specific matching percent					
		All	1-49	50	51-99	100	
Total	100	82	17	35	9	19	18
Up to 2 percent	4	4	(³)	1	(-)	3	(³)
Over 2 and up to 3 percent	12	10	1	3	(³)	6	1
Over 3 and up to 4 percent	12	9	3	4	1	2	3
Over 4 and up to 5 percent	12	11	4	2	(³)	4	1
Over 5 and up to 6 percent	46	35	7	18	6	4	11
Over 6 percent	14	13	2	7	2	1	1

¹ Employee may contribute a percent of salary up to a specified maximum; ceilings on contributions to be matched by employers generally are lower. If maximum contributions vary, such as by length of service, the highest possible contribution was tabulated.

² Employer contributions may vary by employee length of service, amount of employee contribution, investment choice, and

profit level.

³ Less than 0.5 percent.

Dash = zero.

NOTE: Data are for private establishments with 100 or more workers.